

UCPB SAVINGS BANK, INC. (UCBP-SB)
Validation of 2024 Performance Scorecard

	Component				Target	UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks	
	Objective/Measure	Formula	Wt.	Rating System		Actual	Rating	Actual	Rating			
STAKEHOLDERS	SO 1	Expand Provincial Presence to Better Serve LGUs and their Constituents										
	SM 1	Increase Provincial Presence	No. of Provinces with UCPB-SB branch network ¹ / Total No. of Provinces	10%	All or Nothing	52% (Presence in 43 out of 82 provinces)	52% (Presence in 43 out of 82 provinces)	n.d.	Failed to reach 52% (Presence in 43 out of 82 provinces)	0%	<ul style="list-style-type: none"> Board Approval of the opening of the new branch. BSP Approval of the opening of the new branch 	<p>Target not met.</p> <p>The relocation of the San Jose Del Monte Branch to Candelaria, Zambales was only approved by the BSP on 17 March 2025.</p>
	SO 2	Provide Quality Customer Experience										
	SM 2	Percentage of Satisfied External Customers	Number of respondents who gave a rating of at least Satisfactory / Total Number of Respondents	5%	(Actual/Target) x Weight If less than 80% = 0%	90%		n.d.	Non-Compliant	0%	<ul style="list-style-type: none"> CSM Final Report from ARTA 	<p>Target not met.</p> <p>Validated actual based on the ARTA CSM Results.</p>
	SM 3	Service Availability of ATMs	Total Number of ATMs with at least 90% availability / Total Number of Onsite ATMs	5%	(Actual/Target) x Weight	95% of ATMs have 90% service availability	91% ATM Availability	n.d.	64 out of 68 ATMs (94%) met the minimum 90% service availability	4.95%	<ul style="list-style-type: none"> UCPB-SB's availability report per ATM Unit Report from Bancnet on the average UCPB-SB ATM and Service Availability 	<p>Target not met.</p>
		Subtotal		20%						4.95%		

¹ Includes Full-Service Branch, Branch lite and Lending Office



Component					UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks	
Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
SO 3 To Meet the Financial Targets Under the Bank's Approved Business Plan											
SM 4	Increase Total Current Loan Portfolio	Absolute amount of outstanding loans	15%	(Actual/Target) x Weight	₱11.007 Billion	₱8.559 Billion	<i>n.d.</i>	₱8.923 Billion	12.16%	<ul style="list-style-type: none"> Total Portfolio Report Trial Balance BSP Published Balance Sheet COA-AAR 	<p>Target not met.</p> <p>Validated actual based on the COA-Audited Financial Statement.</p>
SM 5	Increase Total CASA Deposits	Absolute Amount	10%	(Actual/Target) x Weight	₱10.786 Billion	₱8.948 Billion	<i>n.d.</i>	₱8.948 Billion	8.30%	<ul style="list-style-type: none"> Outstanding Deposit Liabilities as of 31 December 2024 Trial Balance BSP Published Balance Sheet COA-AAR Notes to FS 	<p>Target not met.</p> <p>Validated actual based on the COA-Audited Financial Statement</p>
SM 6	Improve Net Income after Tax	Total Revenues less Total Expenses	25%	(Actual/Target) x Weight	₱62.14 Million	₱73.44 Million	<i>n.d.</i>	₱63.35 Million	25.00%	<ul style="list-style-type: none"> BSP Statement Income COA-AAR Notes to FS 	<p>Target exceeded.</p> <p>Validated actual based on the COA-Audited Financial Statement.</p> <p>Income ₱1,393.747 M Expenses (₱1,330.397 M) NIAT ₱63.350 M</p>

Component					UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks												
Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating														
SM 7	Efficient Utilization of Corporate Budget	Total Disbursement / Board approved Corporate Operating Budget (both net of PS Cost)	5%	(Actual/Target) x Weight	90%	88.19%	n.d.	43.34%	2.41%	<ul style="list-style-type: none"> COA-AAR Budget Utilization Report <p>Target not met. Validated actual based on the COA-Audited Financial Statement.</p> <table border="0"> <tr> <td>Total Budget</td> <td>₱860.613 M</td> </tr> <tr> <td>Total Disbursements</td> <td>₱373.001</td> </tr> <tr> <td>BUR</td> <td>43.34%</td> </tr> </table>	Total Budget	₱860.613 M	Total Disbursements	₱373.001	BUR	43.34%						
Total Budget	₱860.613 M																					
Total Disbursements	₱373.001																					
BUR	43.34%																					
SO 4 Speed-up Recoveries from Non-Performing Assets and Convert it to Earning Assets																						
SM 8	Improve Portfolio Quality – Net Non-Performing Loans (NPL) Ratio	Outstanding NPL – Specific Allowance for Impairment Loss / Outstanding Gross Loan Portfolio	5%	{1-[Actual-Target] / Target} x Weight	Not exceeding the average NPL ratio of the Philippine Banking System as of 31 December 2024	Gross NPL - 31.27% Net NPL Ratio - 17.99% Industry Gross NPL - 12.95% Net NPL Ratio - 6.76%	n.d.	UCPB-SB Net NPL Ratio – 17.90% PBS Net NPL Ratio – 1.44%	0.00%	<ul style="list-style-type: none"> Database of Total Loan Portfolio and Non-Performing Loans Random sampled accounts 2024 COA Annual Audit Report BSP Published Balance Sheet <p>Target not met. The validated accomplishment is as follows:</p> <table border="1"> <thead> <tr> <th></th> <th>UCPB-SB</th> <th>PBS</th> </tr> </thead> <tbody> <tr> <td>Net NPL</td> <td>₱2.324 B</td> <td>₱219.990 B</td> </tr> <tr> <td>Gross TLP</td> <td>₱12.984 B</td> <td>₱15,323.639 B</td> </tr> <tr> <td>Net NPL Ratio</td> <td>17.90%</td> <td>1.44%</td> </tr> </tbody> </table>		UCPB-SB	PBS	Net NPL	₱2.324 B	₱219.990 B	Gross TLP	₱12.984 B	₱15,323.639 B	Net NPL Ratio	17.90%	1.44%
	UCPB-SB	PBS																				
Net NPL	₱2.324 B	₱219.990 B																				
Gross TLP	₱12.984 B	₱15,323.639 B																				
Net NPL Ratio	17.90%	1.44%																				
Subtotal			60%						47.87%													

Component						UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks
Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating			
SO 5 Enhance Operations, Processes, and IT Solutions											
SM 9	Number of New IT Projects Implemented	Total number of IT projects completed / Total IT Projects for Completion based on the ISSP	5%	(Actual/Target) x Weight	100% Completion of 2024 IT projects based on the submitted ISSP to the DICT	74% Completion of 2024 IT Projects based on the submitted ISSP to the DICT	<i>n.d.</i>	Completed 2 out of 6 or 33.33% Completion rate of the ICT projects based on approved ISSP	1.67%	<ul style="list-style-type: none"> ISSP for 2023-2025 as submitted to DICT User Acceptance Test (UAT) Reports Procurement Documents Justifications for the non-completion of various ICT projects Proof of documentation and completion 	Target not met.
SM 10	Percentage of Loan Applications Processed within Turnaround Time	Total Number of loan applications processed within applicable processing time ²	5%	(Actual/Target) x Weight	100%	100%	<i>n.d.</i>	62.48%	3.12%	<ul style="list-style-type: none"> Copy of Citizens Charter Monitoring Report Excel File of TAT Computation 	Target not met. A total of 3,965 within TAT, 53 beyond TAT and 2,328 that cannot be verified.

² Applicable processing time based on UCPB-SB's Citizen's Charter in compliance with Republic Act No. 11032 as provided in UCPB-SB's Citizen's Charter

Component					Target	UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks
Objective/Measure	Formula	Wt.	Rating System	Actual		Rating	Actual	Rating			
SM 11	Improve Quality Management System	Actual Accomplishment	5%	All or Nothing	Internal Readiness Assessment in preparation for ISO Certification	Due to uncontrollable circumstances, ISO Certification-related activities have been put on hold, pending acquisition of the New Core Banking System which did not push through as planned due to 2 failed biddings in 2023.	<i>n.d.</i>	No reported accomplishment	0%	<ul style="list-style-type: none"> Copy of ISO Certificate Audit Report from the Third-Party 	<p>Target not met.</p> <p>No reported accomplishment.</p>
Subtotal			15%						4.79%		

Component					UCPB-SB Submission		GCG Validation		Supporting Documents	Remarks		
Objective/Measure	Formula	Wt.	Rating System	Target	Actual	Rating	Actual	Rating				
SO 6 Establish High-Performance Culture Across the Bank												
ORGANIZATION	SM 12	Improve Competency Level of the Organization	Actual Accomplishment ³	5%	All or Nothing	Improvement in the Competency Level of the Organization from 2023 Baseline	77.78% Improvement in the Competency Level from the 2023 competency gap	n.d.	Competency Level 2024 – 155.28% 2023 – 158% (Revalidated)	0%	<ul style="list-style-type: none"> Assessment Result Copy of Assessment done per employee 	Target not met. A decline in the competency level of the organization was recorded.
	Sub-Total			5%						0%		
	TOTAL			100%						57.61%		

Annex A Reviewed by:


JHON ARNOLD C. TALUSAN
 Director III
 Corporate Governance Office-A


KENNETH M. RAFOLS, CPA
 Director IV
 Corporate Governance Office-A

³ The competency baseline of the organization shall pertain to the average percentage of required competencies met which can be computed using the following formula:

$$\frac{\sum_{b=1}^B \left[\frac{\sum_{a=1}^A (\text{Actual Competency Level})}{(\text{Required Competency Level})_a} \right]}{B}$$

where: a = Competency required, A = Total number of competencies required of position, b = Personnel profiled, B = Total number of personnel profiled